

**Table I.A.2.e Percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2018**

| Characteristics                   | Conventional indemnity | Any managed care | Exclusive provider | Mixed provider |
|-----------------------------------|------------------------|------------------|--------------------|----------------|
| United States                     | 12.9%                  | 92.3%            | 31.8%              | 73.9%          |
| Firm size                         |                        |                  |                    |                |
| Less than 50 employees            | 17.3%                  | 87.2%            | 36.0%              | 59.3%          |
| 50+ employees                     | 9.0%                   | 97.0%            | 28.1%              | 87.1%          |
| Less than 10 employees            | 19.1%                  | 84.8%            | 34.7%              | 55.9%          |
| 10-24 employees                   | 14.6%                  | 90.5%            | 38.6%              | 62.8%          |
| 25-99 employees                   | 12.9%                  | 92.6%            | 37.6%              | 68.5%          |
| 100-999 employees                 | 11.5%                  | 94.8%            | 33.2%              | 77.4%          |
| 1000+ employees                   | 7.4%                   | 98.5%            | 24.1%              | 94.4%          |
| Industry group **                 |                        |                  |                    |                |
| Agric., fish., forest.            | 25.6%                  | 76.5%            | 22.8%              | 56.2%          |
| Mining and manufacturing          | 17.0%                  | 88.2%            | 30.8%              | 66.1%          |
| Construction                      | 16.4%                  | 87.8%            | 38.8%              | 57.2%          |
| Utilities and transp.             | 5.6% *                 | 96.1%            | 28.8%              | 76.3%          |
| Wholesale trade                   | 12.6%                  | 90.6%            | 29.0%              | 71.2%          |
| Fin. svcs. and real estate        | 7.1%                   | 95.7%            | 25.8%              | 83.9%          |
| Retail trade                      | 10.8%                  | 94.6%            | 28.0%              | 79.9%          |
| Professional services             | 16.0%                  | 91.6%            | 34.4%              | 72.3%          |
| Other services                    | 13.3%                  | 92.1%            | 35.6%              | 72.1%          |
| Ownership                         |                        |                  |                    |                |
| For profit, incorporated          | 12.7%                  | 92.7%            | 31.5%              | 75.0%          |
| For profit, unincorporated        | 12.9%                  | 91.0%            | 31.2%              | 72.3%          |
| Nonprofit                         | 14.4%                  | 92.2%            | 35.3%              | 69.1%          |
| Age of firm                       |                        |                  |                    |                |
| Less than 5 years                 | 13.3%                  | 90.4%            | 37.0%              | 63.0%          |
| 5-9 years                         | 18.2%                  | 88.9%            | 35.6%              | 64.8%          |
| 10-19 years                       | 17.3%                  | 88.0%            | 34.7%              | 63.1%          |
| 20 or more years                  | 11.2%                  | 94.0%            | 30.1%              | 78.8%          |
| Multi/single status               |                        |                  |                    |                |
| 2 or more locations               | 8.9%                   | 96.9%            | 27.0%              | 87.5%          |
| 1 location only                   | 17.2%                  | 87.5%            | 36.9%              | 59.5%          |
| Percent full-time employees       |                        |                  |                    |                |
| Less than 25%                     | 13.1%                  | 92.9%            | 37.7%              | 72.3%          |
| 25-49 %                           | 13.5%                  | 92.5%            | 35.5%              | 73.5%          |
| 50-74 %                           | 11.8%                  | 92.3%            | 30.0%              | 72.1%          |
| 75% or more                       | 13.1%                  | 92.3%            | 31.4%              | 74.4%          |
| Union presence                    |                        |                  |                    |                |
| No union employees                | 13.2%                  | 91.9%            | 32.4%              | 72.2%          |
| Has union employees               | 10.4%                  | 96.4%            | 27.1%              | 88.7%          |
| Percent low wage employees **     |                        |                  |                    |                |
| 50% or more low-wage              | 12.5%                  | 93.0%            | 29.8%              | 77.6%          |
| Less than 50% low-wage            | 13.0%                  | 92.2%            | 32.3%              | 73.1%          |
| Percent women employees           |                        |                  |                    |                |
| Less than 25%                     | 14.6%                  | 89.2%            | 32.8%              | 65.8%          |
| 25-49 %                           | 11.3%                  | 94.6%            | 32.3%              | 79.5%          |
| 50-74 %                           | 12.2%                  | 93.5%            | 30.9%              | 77.5%          |
| 75% or more                       | 13.3%                  | 92.6%            | 31.5%              | 73.8%          |
| Percent age 50 or older employees |                        |                  |                    |                |
| Less than 25%                     | 14.1%                  | 91.6%            | 33.2%              | 72.5%          |
| 25-49 %                           | 10.1%                  | 95.4%            | 29.0%              | 81.7%          |
| 50-74 %                           | 13.3%                  | 90.9%            | 34.6%              | 68.2%          |
| 75% or more                       | 16.6%                  | 86.9%            | 30.0%              | 61.0%          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

**Table I.A.2.e Standard errors for percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2018**

| Characteristics                   | Conventional indemnity | Any managed care | Exclusive provider | Mixed provider |
|-----------------------------------|------------------------|------------------|--------------------|----------------|
| United States                     | 0.47%                  | 0.38%            | 0.62%              | 0.60%          |
| Firm size                         |                        |                  |                    |                |
| Less than 50 employees            | 0.86%                  | 0.77%            | 1.09%              | 1.12%          |
| 50+ employees                     | 0.42%                  | 0.20%            | 0.66%              | 0.42%          |
| Less than 10 employees            | 1.30%                  | 1.18%            | 1.61%              | 1.68%          |
| 10-24 employees                   | 1.16%                  | 0.95%            | 1.65%              | 1.65%          |
| 25-99 employees                   | 0.79%                  | 0.60%            | 1.16%              | 1.12%          |
| 100-999 employees                 | 0.71%                  | 0.47%            | 1.12%              | 1.02%          |
| 1000+ employees                   | 0.57%                  | 0.19%            | 0.88%              | 0.40%          |
| Industry group **                 |                        |                  |                    |                |
| Agric., fish., forest.            | 7.11%                  | 7.12%            | 5.56%              | 7.50%          |
| Mining and manufacturing          | 2.14%                  | 1.99%            | 2.28%              | 2.52%          |
| Construction                      | 2.03%                  | 1.87%            | 2.86%              | 2.89%          |
| Utilities and transp.             | 1.72% *                | 1.67%            | 3.16%              | 3.28%          |
| Wholesale trade                   | 1.69%                  | 1.58%            | 2.32%              | 2.43%          |
| Fin. svs. and real estate         | 0.95%                  | 0.86%            | 1.59%              | 1.42%          |
| Retail trade                      | 1.01%                  | 0.67%            | 1.53%              | 1.32%          |
| Professional services             | 1.03%                  | 0.81%            | 1.24%              | 1.24%          |
| Other services                    | 1.02%                  | 0.84%            | 1.41%              | 1.38%          |
| Ownership                         |                        |                  |                    |                |
| For profit, incorporated          | 0.54%                  | 0.44%            | 0.74%              | 0.71%          |
| For profit, unincorporated        | 1.20%                  | 1.09%            | 1.54%              | 1.60%          |
| Nonprofit                         | 1.39%                  | 1.04%            | 1.71%              | 1.73%          |
| Age of firm                       |                        |                  |                    |                |
| Less than 5 years                 | 2.00%                  | 1.88%            | 2.90%              | 2.96%          |
| 5-9 years                         | 2.20%                  | 1.85%            | 2.61%              | 2.69%          |
| 10-19 years                       | 1.37%                  | 1.22%            | 1.69%              | 1.74%          |
| 20 or more years                  | 0.49%                  | 0.37%            | 0.69%              | 0.63%          |
| Multi/single status               |                        |                  |                    |                |
| 2 or more locations               | 0.44%                  | 0.21%            | 0.68%              | 0.45%          |
| 1 location only                   | 0.83%                  | 0.75%            | 1.05%              | 1.09%          |
| Percent full-time employees       |                        |                  |                    |                |
| Less than 25%                     | 1.66%                  | 1.29%            | 2.52%              | 2.43%          |
| 25-49 %                           | 1.65%                  | 1.31%            | 2.28%              | 2.19%          |
| 50-74 %                           | 1.23%                  | 1.09%            | 1.71%              | 1.76%          |
| 75% or more                       | 0.56%                  | 0.46%            | 0.73%              | 0.71%          |
| Union presence                    |                        |                  |                    |                |
| No union employees                | 0.50%                  | 0.42%            | 0.66%              | 0.66%          |
| Has union employees               | 1.36%                  | 0.85%            | 1.81%              | 1.23%          |
| Percent low wage employees **     |                        |                  |                    |                |
| 50% or more low-wage              | 0.97%                  | 0.78%            | 1.36%              | 1.28%          |
| Less than 50% low-wage            | 0.53%                  | 0.44%            | 0.70%              | 0.69%          |
| Percent women employees           |                        |                  |                    |                |
| Less than 25%                     | 0.96%                  | 0.87%            | 1.24%              | 1.29%          |
| 25-49 %                           | 1.01%                  | 0.75%            | 1.39%              | 1.26%          |
| 50-74 %                           | 0.85%                  | 0.67%            | 1.18%              | 1.12%          |
| 75% or more                       | 0.94%                  | 0.76%            | 1.24%              | 1.22%          |
| Percent age 50 or older employees |                        |                  |                    |                |
| Less than 25%                     | 0.70%                  | 0.59%            | 0.90%              | 0.89%          |
| 25-49 %                           | 0.69%                  | 0.44%            | 0.99%              | 0.85%          |
| 50-74 %                           | 1.33%                  | 1.13%            | 1.88%              | 1.89%          |
| 75% or more                       | 2.25%                  | 2.14%            | 2.83%              | 3.05%          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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